Government of
Saskatchewan

Annual Report
1988-89

Saskatchewan
Consumer and
Commercial
Affairs

90-03485/

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Letters of Transmittal

June 23, 1989

To Her Honour,
The Honourable Sylvia Fedoruk,
Lieutenant-Governor of the Province of Saskatchewan.

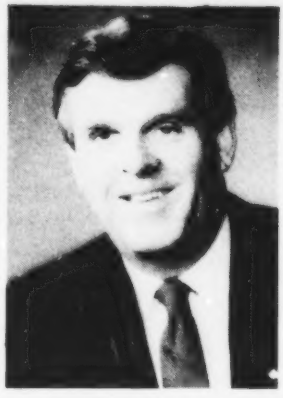
Madam:

I have the honour to submit herewith the Ninth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1989.

Respectfully submitted,

Ray Meiklejohn

Ray Meiklejohn,
Minister,
Saskatchewan Consumer and Commercial Affairs.



June 23, 1989

To The Honourable Ray Meiklejohn,
Minister, Saskatchewan Consumer and Commercial Affairs.

Sir:

I have the honour to present the Ninth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1989.

During the past year, the Department has continued working towards an independent and effective marketplace. The Saskatchewan Real Estate Commission officially received the reins of self-government, July 1, 1988. For the first time in Canada, the real estate industry assumed responsibility for licensing and regulating real estate agents and brokers as well as administering the real estate assurance funds and trust accounts.

A major seminar held in December had participants from industry, business and consumer groups as well as educators and government officials. This consultation on marketplace issues and problems helped to lay the foundation for better consumer legislation.

An agreement was signed with the other provinces to provide for exchanges of information on financial institutions to facilitate the regulation of financial institutions and enhance consumer protection.

Last October, another innovative step was taken in the insurance area with the introduction of the Life Insurance Education Program, a co-operative venture with the life insurance industry. This favorable environment of industry participation and consumer protection continued with the signing of an agreement for a compensation plan with the general insurance industry. The plan, administered by a national non-profit corporation, provides for property and casualty insurance compensation.

The Department has continued to develop educational materials for consumers of all ages in the province. For example, the introduction of **Money** and **Life Insurance Basics**, two self-help resources; **Hearing Aid Information**, a buying guide and **MoneyPenny**, a magazine for young people, has met with resounding success. Extensive consultation with target groups, educators and specific industries was involved.

Many citizens were reached indirectly by innovative programs, such as the Facilitators Program which has now reached nearly 22,000 people and the distribution of nearly 477,000 Department-produced education and information materials. Our programs continue to be dedicated to the prevention of problems in the marketplace.

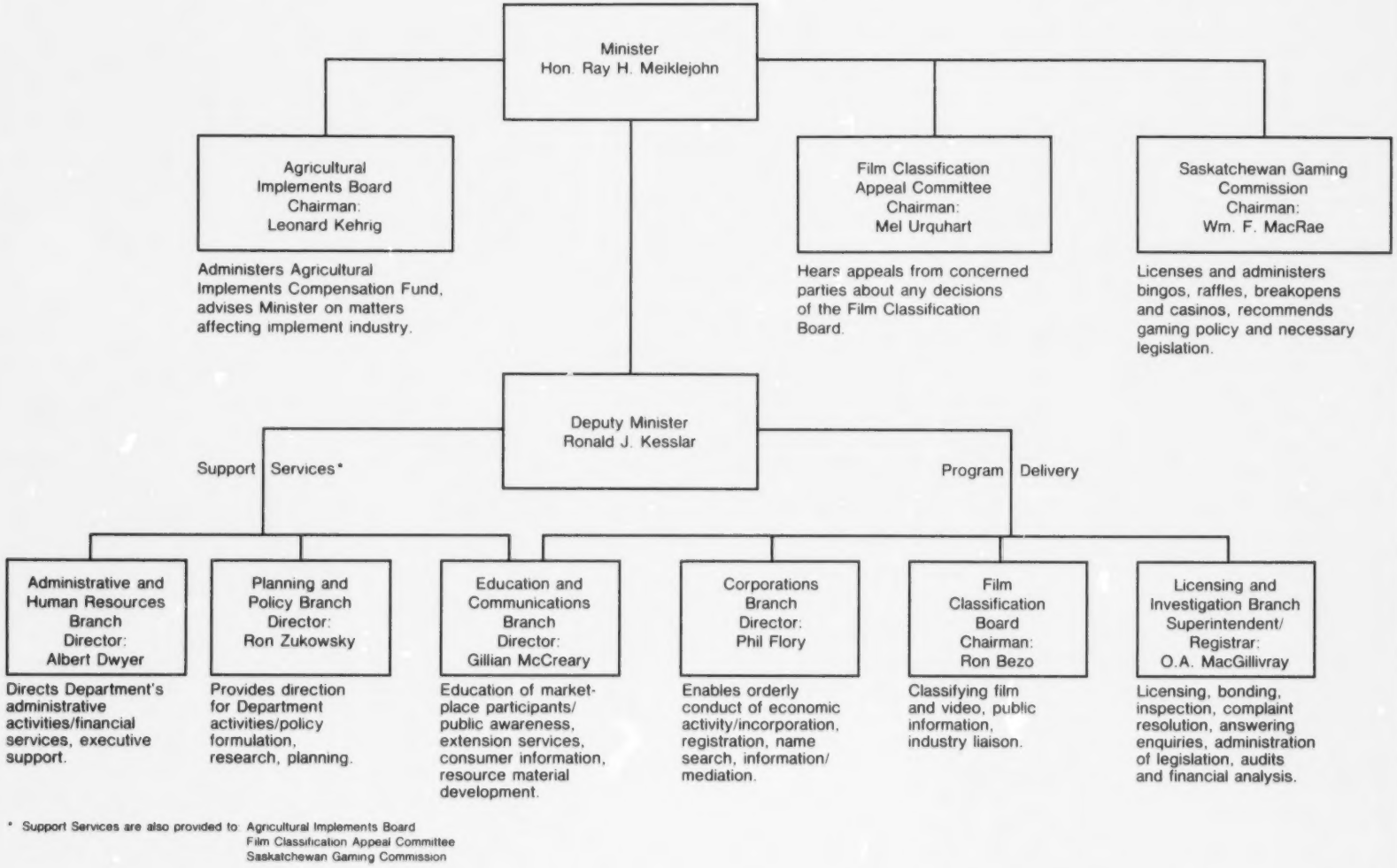
Respectfully submitted,

R. J. Kesslar

Ron Kesslar,
Deputy Minister,
Saskatchewan Consumer and Commercial Affairs.

Department Mission

"Building consumer and business integrity and confidence."


Minister
Hon. Ray H. Meiklejohn
Agricultural Implements Board
Chairman:
Leonard Kehrig
Administers Agricultural Implements Compensation Fund, advises Minister on matters affecting implement industry.
Film Classification Appeal Committee
Chairman:
Mel Urquhart
Hears appeals from concerned parties about any decisions of the Film Classification Board.
Saskatchewan Gaming Commission
Chairman:
Wm. F. MacRae
Licenses and administers bingos, raffles, breakopens and casinos, recommends gaming policy and necessary legislation.
Deputy Minister
Ronald J. Kesslar
Support Services*
Program Delivery
Administrative and Human Resources Branch
Director:
Albert Dwyer
Directs Department's administrative activities/financial services, executive support.
Planning and Policy Branch
Director:
Ron Zukowsky
Provides direction for Department activities/policy formulation, research, planning.
Education and Communications Branch
Director:
Gillian McCreary
Education of market-place participants/ public awareness, extension services, consumer information, resource material development.
Corporations Branch
Director:
Phil Flory
Enables orderly conduct of economic activity/incorporation, registration, name search, information/ mediation.
Film Classification Board
Chairman:
Ron Bezo
Classifying film and video, public information, industry liaison.
Licensing and Investigation Branch
Superintendent/
Registrar:
O.A. MacGillivray
Licensing, bonding, inspection, complaint resolution, answering enquiries, administration of legislation, audits and financial analysis.

* Support Services are also provided to: Agricultural Implements Board
Film Classification Appeal Committee
Saskatchewan Gaming Commission

Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1988-89

The Agricultural Implements Act
The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Consumer and Commercial Affairs Act
The Consumer Products Warranties Act
The Co-operatives Act (except Part XIX)
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985 (except Part XVIII)
The Direct Sellers Act
The Family Farm Credit Act
The Film and Video Classification Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Investment Contracts Act*
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Co-operative Credit Society Limited and Saskatchewan Co-operative Financial Services Limited Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

* This Act transferred to the Saskatchewan Securities Commission as of May 4, 1988.

Acts Administered in Part by or Establishing a Function for the Department, 1988-89

* The Accredited Public Accountants Act, s.39-42,45
* The Agrologists Act, s.38,40-46
* The Architects Act, s.41,44-46
* The Association of School Business Officials of Saskatchewan Act, s.31-33
* The Canadian Institute of Management (Saskatchewan Division) Act, s.16
* The Certified General Accountants Act, s.40-43
* The Certified Nursing Assistants Act, s.15,39,40
* The Chartered Accountants Act 1986, s.36,39-40
* The Chiropody Profession Act, s.36,39-42
* The Chiropractic Act, s.27-30
* The Community Planning Profession Act, s.51,54-56
* The Dental Profession Act, 1978, s.60,62-64
* The Dental Technicians Act, s.14,17-19
* The Dental Therapists Act, s.34,35,37
* The Denturists Act, s.36,38,40,41
* The Engineering Profession Act, s.60,61,64-66
** The Home Energy Loan Act
* The League of Educational Administrators, Directors and Superintendents Act, s.36,41
* The Legal Profession Act, s.98,101,103
*** The Libel and Slander Act, s.18,21-24
* The Management Accountants Act, s.35,38-41
* The Medical Profession Act, 1981, s.87,88,92-94
* The Naturopathy Act, s.20
* The Opthalmic Dispensers Act, s.36,38,40-41
* The Optometry Act, s.48,51-53
* The Osteopathic Practice Act, s.21,24-27
* The Pharmacy Act, s.113,115,118-120
* The Physical Therapists Act, s.20
* The Professional Dietitians Act, s.12,15-17
* The Psychiatric Nurses Act, s.22,25,27,28
* The Registered Music Teachers Act, s.13,16-19
* The Registered Nurses Act, 1988 s.16,44,45
* The Registered Occupational Therapists Act, s.24,27-29
* The Registered Psychologists Act, s.18,21-23
* The Registered Social Workers Act, s.22,25
* The Rural Municipal Administrators Act, s.28,31-33
* The Saskatchewan Embalmers Act, s.51,54-56
* The Saskatchewan Land Surveyors Act, s.60,63-65
* The Teachers' Federation Act, s.32,49-50
* The Urban Municipal Administrators Act, s.36,39-41
* The Veterinarians Act, s.21,22,25-27
* The X-Ray Technicians Act, s.19,22-24
**** Criminal Code of Canada: s.207 (Federal)

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.
** The Registrar under the Act is from the Department of Consumer and Commercial Affairs.
*** The Department receives annual returns of newspaper titles, proprietors, editors and publishers.
**** This function transferred to the Saskatchewan Gaming Commission, as of September 1, 1987.

Administrative and Human Resources Branch

The Administrative and Human Resources Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches, Boards and Commissions within the Department.

Personnel

The Branch is responsible for providing expertise and assistance in staffing, classification as well as liaison with payroll and handling and processing of all personnel-related documentation.

Financial

The Branch assists the Department in the management and accounting of its revenues and expenditures.

It is responsible for authorizing and making payments out of the Department's appropriation in accordance with established financial policy, budgetary restrictions and legislative authority. All expenditure requests are reviewed to ensure adequate funds exist in the appropriation and are then processed for payment. The Branch also maintains records of the Department's expenditures and revenues and provides forecasts to the Department of Finance on these activities.

In addition, the Branch is responsible for developing and improving the Department's financial and accounting procedures. The Branch reviews the Provincial Auditor's reports and ensures that action is taken on any problem areas.

Grants to the Consumers' Association of Canada, Cemetery Companies in Default and the Saskatchewan Gaming Commission are administered by this Branch.

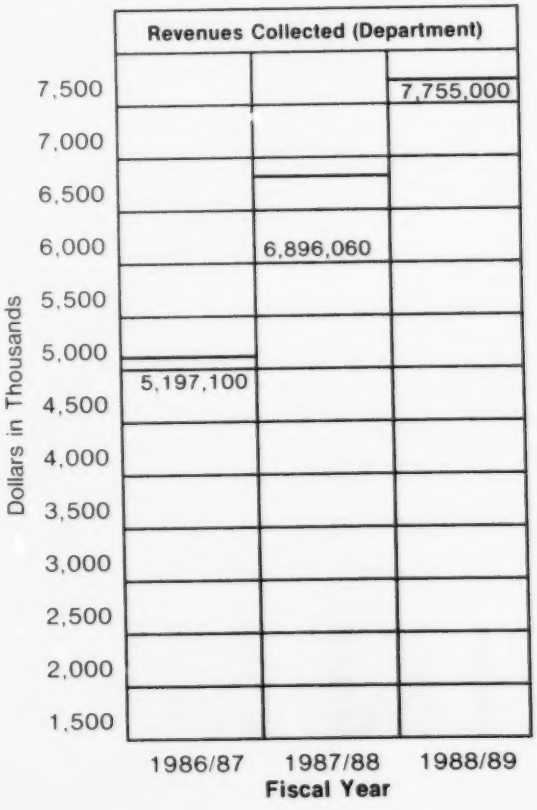
The Branch administers and prepares financial statements on The Agricultural Implements Compensation Fund.

The Branch also manages and administers three commercial cemeteries.

Assistance and co-ordination are provided in the preparation of the Department's annual budget and estimates. In addition, the Branch is responsible for preparing replies to Questions and Returns during the Legislative Sessions.

Revenues Collected

	1986-87	1987-88	1988-89
Administrative and Human Resources	14,460	4,700	2,300
Licensing and Investigation	3,308,090	798,610	562,100
Education and Communications	---	400	1,100
Film Classification Board	21,740	28,000	47,100
Corporations	1,852,310	2,895,440	3,593 200
Saskatchewan Gaming Commission	---	3,168,910	3,549,200
	$5,197,100	$6,896,060	$7,755,000



During the year under review, the Branch also processed 2,175 revenue refunds totalling $139,750.

Expenditures Processed

	1986-87	1987-88	1988-89
Amounts	$5,174,190	$5,435,290	$5,573,760

Comparisons of "Actuals" to Estimated Expenditures (in thousands)

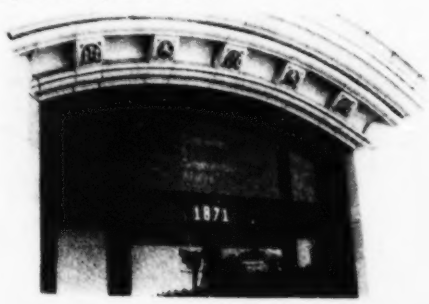
Program	1988-89 Estimates	1988-89 Actuals	Over (Under) Variance	%	Explanation
Administrative and Human Resources	$ 805.4	$ 764.6	$(40.8)	(5)	1
Planning and Policy	173.8	173.7	(0.1)	---	
Education and Communications	710.8	700.9	(9.9)	(1)	
Licensing and Investigation	1,471.8	1,509.2	37.4	3	
Film Classification Board	77.3	87.0	9.7	13	2
Corporations	954.0	1,061.1	107.1	11	3
Grant - C.A.C.	10.0	10.0	---	---	
Grant - Cemeteries in Default	25.0	25.0	---	---	
Property Management Corporation	625.3	624.9	(0.4)	---	
Executive Council - Statutory	28.3	---	(28.3)	100	4
Department Totals	4,881.7	4,956.4	(74.7)	(1.5)	
Grant - Saskatchewan Gaming Commission (Note: Gaming Commission becomes Crown Corporation - April 1, 1989)	550.5	617.3	66.8	12	5

Expenditures Processed - Explanation of Differences of 5% or More

1. Decreased costs due to savings in funds allocated for computer consultant.
2. Increased meeting requirements of Board to address program concerns.
3. Increased salary costs as well as increased computer costs due to delay in new computer system.
4. Savings due to these expenses being charged to Science and Technology.
5. Increased costs due to additional positions and associated expenses approved mid-year.

Support Services

The support services managed by the Branch and provided to the Department are: procurement and maintenance of equipment, furniture, supplies and vehicles; mail and telephone services; co-ordination of parking and space requirements.



Corporations Branch

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Co-operatives Act
The Credit Union Act, 1985
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which unincorporated sole proprietorships and partnerships operate.

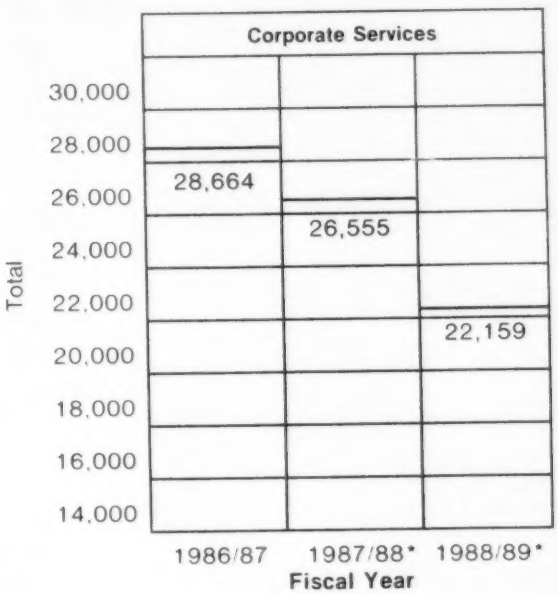
In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace and protects goodwill and reputations that have been built up by particular names.

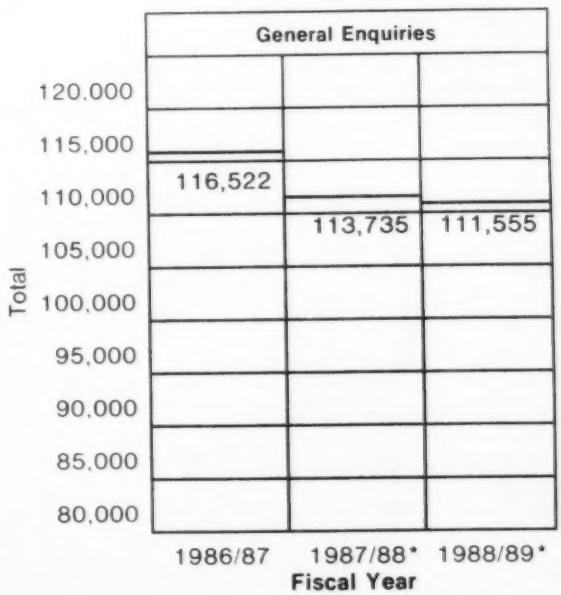
An up-to-date, retrievable and reproducible repository of information on business and non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request -- in person, by telephone or by mail and by remote access to the corporate database. Remote access to the information is available to anyone who has a personal computer, modem and telecommunications package. Using the remote access method provides clients with the information at their finger tips for a moderate charge.

Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

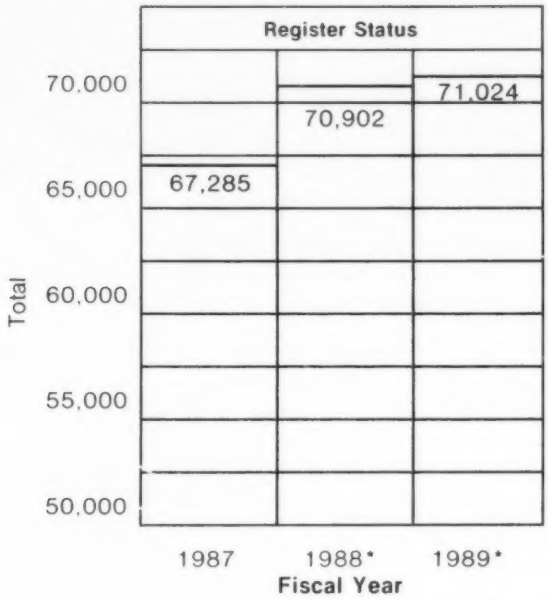
A registry of co-operatives and credit unions incorporated or registered in Saskatchewan is maintained by the Branch.

Levels of Activity





*** These figures include co-operatives and credit union statistics.**



*** Includes co-operatives and credit unions.**

Statistical Summary

Branch Services	1986-87	1987-88*	1988-89*
Corporate Services:			
New Business Corporations Incorporated and Registered	4,453	4,122	3,212
New Co-operatives Incorporated and Registered	---	60	46
New Non-profit Corporations Incorporated and Registered	465	413	572
New Business Names Registered	5,930	4,997	4,312
Name Availability Searches	17,816	16,963	14,017
Totals	**28,664**	**26,555**	**22,159**
General Enquiries (Corporations)	116,522	113,735	111,555

*** Includes co-operatives and credit unions.**

Register Status	March 31, 1987	March 31, 1988*	March 31, 1989*
Saskatchewan Corporations on Register	31,008	31,390	30,667
Extra-Provincial Corporations on Register	6,712	6,938	7,172
Total Corporations on Register	**37,720**	**38,328**	**37,839**
Non-profit Saskatchewan Corporations on Register	4,729	4,763	4,973
Non-profit Extra-provincial Corporations on Register	38	39	40
Total Non-profit Corporations on Register	**4,767**	**4,802**	**5,013**
Saskatchewan Co-operatives on Register	---	1,143	1,133
Extra-provincial Co-operatives on Register	---	30	30
Total Co-operatives on Register	**—**	**1,173**	**1,163**
Saskatchewan Credit Unions on Register	---	212	209
Extra-provincial Credit Unions on Register	---	78	78
Total Credit Unions on Register	**—**	**290**	**287**
Total Business Names on Register	**24,798**	**26,309**	**26,722**
Totals	**67,285**	**70,902**	**71,024**

*** Includes co-operatives and credit unions.**

Education and Communications Branch

The Branch delivers programs and resources across the province and provides a support service within the Department.

Education and information programs are designed:

- to increase the knowledge and awareness of both buyers and sellers with regard to their rights and responsibilities in the marketplace
- to improve consumer decision-making and life management skills.

Public demand for programs continued to grow, demonstrating the importance of consumer/marketplace education and information in our complex and rapidly changing marketplace.

Education and Extension Activities

In order to provide Saskatchewan residents of all ages with learning opportunities and resources, the Branch has developed a number of programs combining creative, innovative approaches and extensive co-operation with community groups and the private sector. Program emphasis continues to be on training others (community professionals, industry representatives, etc.) to deliver programs directly to the public and specific target groups.

The Consumer Education Facilitators Program

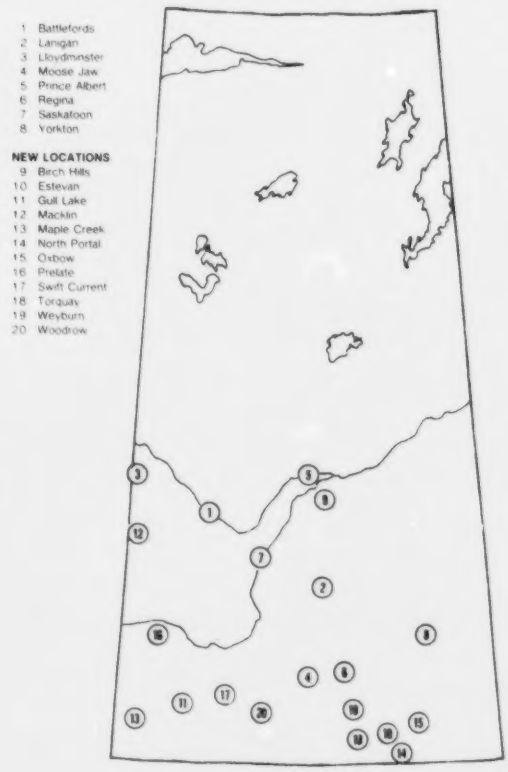
Volunteer facilitators provide direct delivery of consumer education programs on topics including money management, consumer law, advertising, food buying and cutting costs skills. Programs are offered across the province.

With a complement of 50 active volunteer facilitators, the Department has been able to extend consumer education to many more citizens. Since the program was initiated, 964 programs have been delivered to 21,437 people.

During the year, training sessions and regular meetings as well as recognition events and a jamboree were held for the volunteers. Monthly newsletters from the program co-ordinators serve as an ongoing information and ideas sharing vehicle for the volunteers.

A new brochure *Getting Your Money's Worth* was developed and printed to promote the program and recruit new facilitators. A comprehensive volunteer management component has been designed to administer the Facilitators Program. The *Facilitator Policy and Procedures Manual* was revised and updated. Copies of this manual have been supplied to the Department's counterparts in Alberta, Ontario and Newfoundland, as well as a number of Saskatchewan government departments as an example of how to run a public service volunteer program.

Facilitator Program Locations 1988-89



Co-operative Programs with Industry

In co-operation with the Life and Health Insurance industry, the Branch has developed a public education program based on the principles of the Facilitators Program. Volunteers from the insurance industry are recruited and trained to deliver general information seminars and workshops in life insurance. This pilot program is available in Regina, Saskatoon and Yorkton.

Life Insurance Basics: A Self-Help Workbook for Consumers, developed in consultation with the industry, is used as a base for the Life Insurance Seminars as well as by individual insurance consumers. A supplementary resource book accompanies the workbook. A training manual was also developed.

Money: An Introduction to Financial Planning and Investment was developed in consultation with a range of industry groups. This material was very favorably received and demand has been heavy. An addition to the kit, *Financial Planning for Retirement*, is being developed.

Helping Professionals Program
This program expands the Branch's extension capabilities by identifying and training professionals who work with Department clients or targets to provide economic lifeskills educational resources and programs. This year the Branch trained: corrections workers; English as a Second Language instructors; Department of Justice probation officers and volunteers; Department of Indian and Northern Affairs (Shellbrook Region), Saskatchewan Assistance Program workers.

Consumer Education Federal/Provincial Task Force
The Branch chairs the education sub-committee of the Consumer Education Federal/Provincial Task Force and is co-ordinating the development of five education modules (with the provinces and federal government) which will comprise the *Life Management: Economic Lifeskills Education Course*. Saskatchewan is developing one module entitled "On Your Own" which focusses on decision-making, life management, and values and goals. The course is directed at Division IV students.

MoneyPenny Project

The Hon. Ray Meiklejohn, Minister of Consumer and Commercial Affairs, introduces *MoneyPenny* magazine to a group of enthusiastic young consumers in the Grade 6 class at Saskatoon River Heights School.

The first issue of a consumer education magazine, entitled *MoneyPenny: Marketplace Know How For Young People*, was developed for Division III students and teachers.

Comprised of quizzes, games, stories and information, the magazine focussed on money management and decision-making with content relevant to this age group.

Copies of *MoneyPenny* have been distributed throughout Saskatchewan to Division III teachers, youth groups, special needs groups and libraries. The response has been positive and enthusiastic.

With Saskatchewan participation, a new national television program for the same age group is scheduled to go on air in the fall of 1989.

Business Education Curriculum Advisory Committee
The Branch has a representative on this committee which is currently designing the new Business Education Curriculum for Saskatchewan Schools.

Consumer Education for Special Needs Adults
Consumer Survival Skills for Today — Five consumer education teaching units for the ABE Social Studies Curriculum were evaluated and revised in co-operation with Saskatchewan Education. Distribution will include all Adult Basic Education (ABE) programs across the province as well as a range of other "special education" groups.

Literacy Project
The Branch initiated a project with Saskatchewan Education to develop economic lifeskills education resources in a newspaper format for people who are trying to improve their reading skills. An advisory committee was struck and a comprehensive needs assessment completed. *The English Times* will be published four times a year.

Low Income Project
The Branch has also been instrumental in establishing advisory committees for the development of basic education resources for low income Saskatchewan residents and training programs in consumer education for professionals working with low income people.

Resource Development
Work in the field continued for purposes of needs assessment, promotion of resources and services of the Department, promotion of consumer education and the testing and evaluation of developed resources.

New and existing resources are made available to individuals and groups across the province to a variety of targets: community and professional group leaders, educators, provincial associations, business groups, seniors, special needs groups and youth.

A "Before You Buy" guide, *Hearing Aid Information*, and poster were developed in co-operation with Saskatchewan Health. Distribution included seniors' centres, physicians, libraries, district health offices and pharmacies.

Other examples of new resources include *A Business Guide to Consumer Law* - brochure; *Budgeting* - slide tape; *Practical, Adaptable, Lifeskills* - consumer education poster; and *Home Secure Home* - factsheet.

All Department brochures, buylines/factsheets and kits were revised and updated to reflect changes in Department programs, structure and legislation.

Communications Programs

The Branch initiated and provided programs to inform the public -- consumers and business -- on consumer and commercial issues of interest to them, as well as on Department programs and services. Communication programs were designed to address and clarify the changing issues of the Saskatchewan marketplace. Responsibility for the Department's media relations, print requirements and general communications strategies continued.

The Department's public newsletter, *The Consumer Times*, is produced four times a year and mailed out to 14,000 subscribers. It supplies Department information and practical consumer advice as well as discussions on marketplace issues.

An Education Issue of *The Consumer Times* was published and distributed to schools.

The Business Corner, also a quarterly, features legislation, programs and government policies which may affect business operations as well as other current marketplace information. Approximately 5,500 individuals, co-operatives and businesses are on the mailing list for this newsletter.

Of Consuming Interest, the Minister's monthly column, is redi-printed for pickup by Saskatchewan weeklies. It uses a question and answer format to help people prevent or solve marketplace problems. During the year a wide selection of topics ranging from toys and car buying information to home security and life insurance was covered.

Sixteen (16) news releases were developed on such diverse topics as: door-to-door sales, Saskatchewan Real Estate Commission appointments, training courses caution, credit card interest rates, Saskatchewan Gaming Commission and increased proceeds for charities, life insurance education, Western Provinces co-operating on financial regulation, bond payouts, trade practices seminar, hearing aid information, R.R.S.P. choices, gasoline price monitoring, property and casualty insurance compensation plan, changes in Saskatchewan Gaming Commission's organization, marketplace know-how for young consumers and International Consumer Rights Day.

In addition, the Branch dealt with the media on 56 occasions by providing information, interviews, comments and discussion of pertinent topics.

Promotions

A 3-package mailout containing *Money: Introduction to Financial Planning and Investment, The Spending Planner*, and *Life Insurance Basics* was distributed throughout Saskatchewan to a range of groups including: seniors, churches, women's groups, universities, Chambers of Commerce, libraries, labour unions, and native groups. A print media campaign was launched across the province to promote the material; requests from the public were heavy and response very favorable.

Distribution of the revised *Home Renovations Kit* continued (in co-operation with Saskatchewan Housing Corporation). Seniors were targeted in a print ad campaign along with a Department news letter promotion across the province. Response was good with a number of media follow-ups.

"Consumer Week" in October provided an opportunity to promote better consumer and business understanding of one another's rights and responsibilities. The theme "Educated Consumers, Good Business" was used. The highlight of the week featured the eighth annual Consumer Award of Excellence ceremony. Alice Jenner of Regina was honoured for her distinguished life-long work as a nutritionist and consumer educator.

An Industry Consultation Seminar on the topic of Trade Practices Legislation was held. Legislation initiatives, co-operative education and promotions were explored with a variety of industry group representatives. Examples of two other communication activites hosted by the minister were recognition dinners held for the Insurance Councils and Insurance Facilitators and for the Saskatchewan Real Estate Association.

Support Services

The Branch provided ongoing support to the Minister's office, Deputy's office, other Branches in the Department and the Saskatchewan Gaming Commission in the form of speaking notes, speeches, communication strategies projects, quarterly Department accomplishment papers and the Annual Report, photographic services, editorial and public relations consultations as well as the co-ordination of news conferences.

Consumer Information Centre

The Consumer Information Centre (CIC), located in Regina, is a central clearing house of educational resource materials for teachers, consumers, businesses, community groups and professional organizations across the province. The Centre continues to be the public's point of contact for Department publications, consumer/commercial education resources and marketplace information.

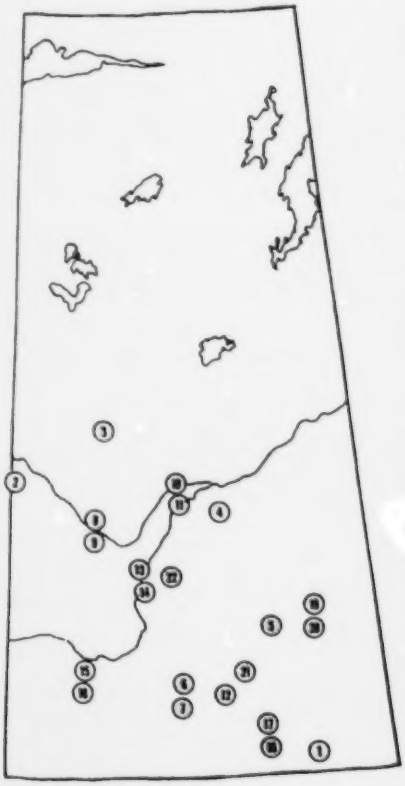
Marketplace Information Service

The Branch continues to supply updates to public and regional libraries (20 in all) for their consumer information files. The Consumers' Association of Canada, Saskatchewan Branch was also provided with an information base and updates. This approach makes marketplace information available to Saskatchewan residents through the library distribution mechanism or by a self-help system at the Consumer Information Centre. The focus of the information base has shifted to include more issues and trends. These changes have meant a significant increase in walk-in traffic to the Centre and development of new procedures and displays.

Locations for Department Marketplace Information

LIBRARIES
1. Estevan - Public
2. Lloydminster - Public
3. Meadow Lake - Branch - Regional
4. Melfort - Public
5. Melville - Public
6. Moose Jaw - Public
7. Moose Jaw - Palliser Regional
8. North Battleford - Public
9. North Battleford Lakeland Regional
10. Prince Albert
11. Prince Albert Wapiti Regional
12. Regina - Public
13. Saskatoon - Public Branch
14. Saskatoon - Wheatland Regional
15. Swift Current
16. Swift Current - Chinook Regional
17. Weyburn - Public
18. Weyburn - Southeast Regional
19. Yorkton - Public
20. Yorkton - Parkland Regional

OTHER
21. Consumer Information Centre - Regina
22. CAC - Saskatchewan - Saskatoon



Enhancement of the Consumer Education Collection

New print and audio-visual materials were identified, ordered and integrated into the consumer education collection. A number of videotapes were purchased as this technology is becoming more and more popular.

The number and variety of resources available on loan provide valuable assistance to teachers and group leaders. During the year the CIC lent 2,212 education resources (films, kits, videos) to educators across the province.

Mobile Display

This display collection for educators (a core of economic lifeskills/consumer education materials) was promoted with the Department of Education regional offices, superintendents, school boards and teachers, universities, community colleges, and technical schools. It allows educators to examine a variety of materials so items can be recommended for purchase within schools. The display was housed at the University of Regina and in the following school divisions: Buffalo Plains (Regina), Davidson, La Ronge, Regina Board of Education, Long Lake (Watrous), Thunder Creek (Moose Jaw), Swift Current and Melfort.

Master Bibliography

A comprehensive bibliography/resource list of the entire CIC collection has been developed and placed on computer. It will be mailed to all Saskatchewan schools.

Distribution of Materials

Distribution of Department-produced material is ongoing through Branch programs (workshops and seminars, Facilitators Program, marketplace information mail-outs, library extension, displays and direct requests) and through the use of the Branch's comprehensive mailing list of client groups, agencies and key individuals.

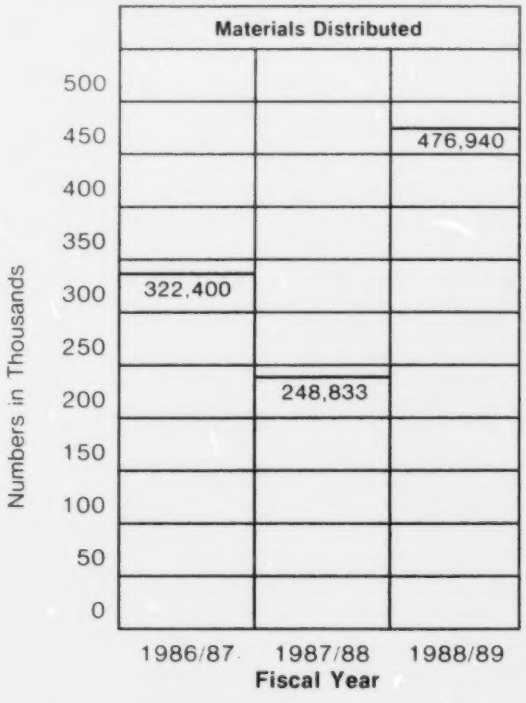
During the year the total number of materials distributed to the public through programs, mail-outs and in response to requests was 476,940 items.

Displays

Displays were provided on the following occasions:

- Sturgis Division Teachers Association (Regina)
- Adult Basic Education Conference (Prince Albert)
- Senior Showcase
- Saskatchewan Home Economics Teachers Association Convention (Melfort)
- Adult Basic Education Conference (Moose Jaw)
- Facilitator Jamboree (Saskatoon)
- Insurance Display (Regina)
- Insurance Display (for new life insurance facilitators - Regina)
- Organizational Development Display (Regina)
- Facilitator in-service displays (Regina)
- English as a Second Language/Adult Basic Education display (Regina)

Groups from the University of Regina, SIAST English as a Second Language students, newly trained Department Facilitators, as well as numerous teachers/educators toured the Consumer Information Centre.



Statistics

Branch Services	1986-87	1987-88	1988-89
Number of Education/Extension Programs	284*	244*	201*
Marketplace Information Requests	10,350	5,441**	2,253**
Consumer Product Information Topics	11,409	5,616**	---
Resource Material Loans	2,452	2,358	2,212
Number of Department Resource and Information Materials Distributed	322,400	248,833**	476,940

* Includes Facilitators Program, Customer Relations Program (not 1988-89), CIC tours, and other sessions conducted by staff.

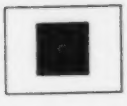
** Reflects phasing out of direct product information to the public.

Film Classification Board

Under the authority of **The Film and Video Classification Act**, the Film Classification Board classifies all films (motion pictures) intended for public viewing and all videocassettes rented or sold through retail outlets in Saskatchewan.

The legislation calls for the following classification categories for both pictures and video materials.

GENERAL Material is suitable for all ages. The videocassette color sticker is **green**.



PARENTAL GUIDANCE (Suggested) Material may be of more mature content than "General". Parental guidance is suggested, but children are permitted unsupervised access. Videocassettes have a **yellow** sticker.

PARENTAL ACCOMPANIMENT (Required) Persons under 14 years of age must be accompanied by a parent. The material contains more graphic and intense scenes and language. All video material in this classification has an **orange** sticker.

RESTRICTED Only persons 18 years of age or older may view these films in a public theatre or buy or rent these materials at a video retail outlet. Graphic scenes and/or language are contained in these materials. "Restricted" videocassettes are identified with a **red** sticker.

In addition to the classifications, warning captions may be used to describe the content of film and video material:

Violence
Brutal Violence
Frightening Scenes
Horror
Sexual Content
Explicit Sex
Nudity
May Offend Some
Coarse Language
Profane Language
Not Suitable for Children

For the past three years, the video industry has been required to sticker its products with colour-coded classification symbols. To assist with this process, the Board made catalogues listing titles, classification symbols and warning captions available to each of the registered video outlets.

The monthly mailouts listing new films classified by the Board continue to be sent to the registered movie theatres across the province.

The Board also:

- revised the catalogue of videocassette titles, with periodic updates;
- sent information to all theatres, video retailers and wholesalers and distributors;
- reviewed advertisements by theatres;
- conducted field visits throughout the province to evaluate effectiveness of programs, and;
- continued sending out posters, factsheets and brochures to existing and new businesses involved in film and video material.

The Board has also held discussions with other provincial jurisdictions about joint classification of materials and sharing of these classifications

During the year under review, the Film Classification Board classified a total of 214 films and 1,806 videocassettes for a total of 2,020 items.

In addition, 114 films were classified by documentation (special status, one-time viewing).

Films and Video Materials Viewed under The Film and Video Classification Act.

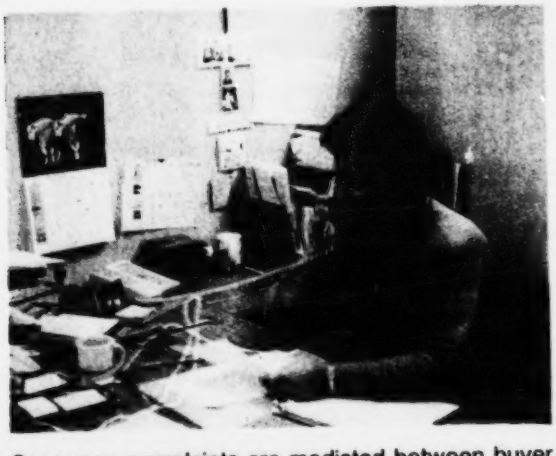
	1986-87		1987-88		1988-89	
	Films	Video Materials	Films	Video Materials	Films	Video Materials
General	12	5,786	6	1,380	10	*
Parental Guidance	74	4,545	75	906	79	*
Parental Accompaniment	75	1,379	70	374	77	*
Restricted	62	2,219	46	230	48	*
Disapproved	0	18	0	24	0	0
Total	**223**	**13,947**	**197**	**2,914**	**214**	**1,806**

* Totals by category not available

Licensing and Investigation Branch

The Licensing and Investigation Branch administers the following legislation:

The Agricultural Implements Act
The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Consumer Products Warranties Act
The Co-operatives Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985
The Direct Sellers Act
The Guarantee Companies Securities Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act



Consumer complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. The majority of justified consumer complaints are satisfactorily resolved through mediation. Practical advice is given both before and after the purchase has been made. Enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems are also handled.

Licensing

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or those who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. A penal bond is not required under **The Real Estate Brokers Act, 1987**; however, contributions to the Real Estate Compensation Fund are a prerequisite to registration and provide protection similar to that provided by a penal bond.

Bonds which were forfeited under various licensing statutes are now held by the Branch. During the year, bond monies were paid out and/or court judgments satisfied which totalled $73,004.13.

The Branch is responsible for the enforcement of the licensing statutes.

Complaints of non-compliance of licensing requirements are also investigated. Regular audits and field work are done by auditors and investigative staff.

Working with Industry

Amendments to **The Saskatchewan Insurance Act** allowed the Lieutenant-Governor-in-Council to set up insurance councils, a new direction in self-administration by industry groups.

The General Insurance Council, Hail Council and Life Council have been established and operating since 1986 and are working well.

The Prepaid Funeral Services Act was proclaimed in 1987 and established an industry self-administration Council to register and monitor that segment of the funeral services industry and provide rescission rights and trust provisions to consumers. The Council is working well.

The Real Estate Brokers Act, 1987 established the Saskatchewan Real Estate Commission. This Commission has the responsibility of registering real estate brokers and salespersons in the province, administering the compensation fund and overseeing the general practices of the industry. An appeal of Commission's decision can go to the Superintendent of Insurance and ultimately to the courts. The Commission's bylaws (their operational authority) are filed with the Lieutenant-Governor-in-Council, who has the power to refuse or change the bylaws, thereby retaining ultimate government control over the Commission. The Commission was fully operative as of June, 1988 and is working well.

Agricultural Implements Board

Under **The Agricultural Implements Act**, the Board works to ensure the availability of repair parts and service for agricultural implements.

During the year, 124 distributors (representing 234 manufacturers) were registered in Saskatchewan. Inspections of 291 distributors'/dealers' facilities were completed. There were 631 dealers licensed and 11 licences were terminated during the year. A total of 72 complaints regarding agricultural implements were received from farmers, dealers and distributors.

The Board continued to survey the major parts depots in Saskatchewan. The depots continued to fill parts orders successfully at a high percentage rate.

Four applications for compensation were received and dealt with. One awaits a decision early in the next fiscal year.

Enforcement

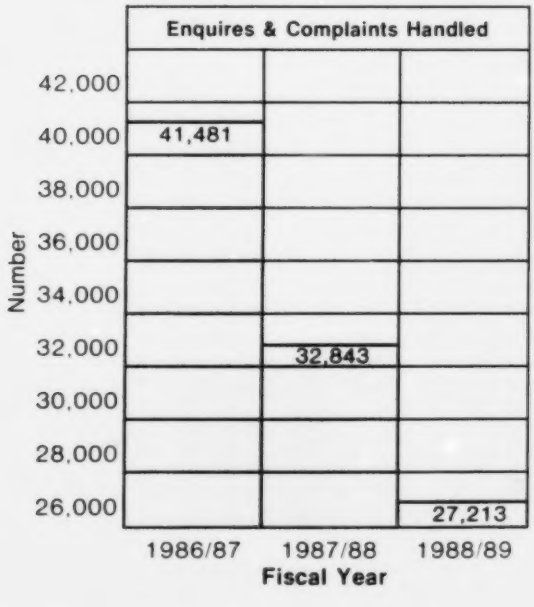
Under **The Direct Sellers Act**, there were 7 convictions and 56 rescission rights enforced.

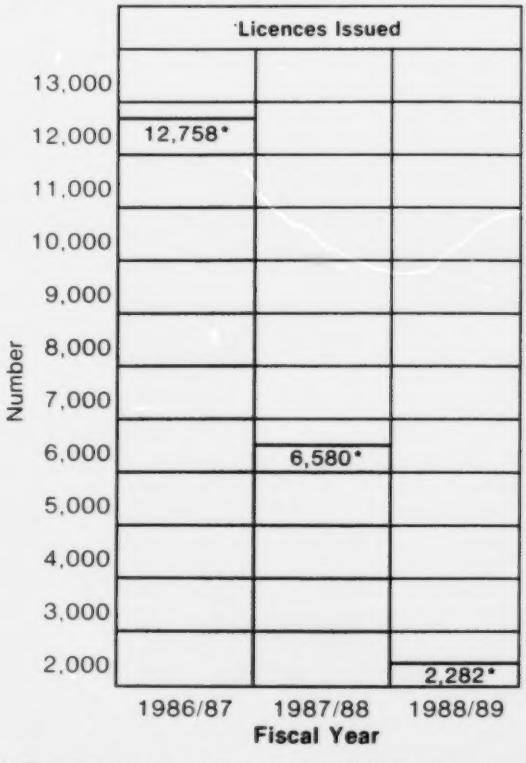
Under **The Real Estate Brokers Act, 1987** there were 2 convictions.

Audits, Inspections and Reviews

Statute	Numbe
The Agricultural Implements Act	291
The Auctioneers Act	3
The Cemeteries Act	6
The Collection Agents Act	24
The Co-operatives Act	4
The Cost of Credit Disclosure Act	1
The Credit Union Act, 1985	330
The Mortgage Brokers Act	3
The Motor Dealers Act	442
The Real Estate Brokers Act, 1987	44
The Saskatchewan Insurance Act	17
The Trust and Loan Corporations Act	60

Levels of Activity





* Decrease due to change to 5-year licensing and industry self-administration of statutes.

Statistical Summary

Licences Issued	1986/87	1987/88	1988/89
The Agricultural Implements Act			
Dealers	727	696	631
Distributors	132	9	124
The Auctioneers Act			
Auction Sales Company	34	114	61
Auctioneers	25	36	19
The Cemeteries Act			
Cemetery Owners	8	8	8
Cemetery Salespersons	63	63	49
The Collection Agents Act			
Agents	2	7	19
Collectors	93	65	64
The Credit Reporting Agencies Act			
Agencies	1	1	6
The Direct Sellers Act			
Vendors	666	353	68
Salespersons	2,526	1,645	627
The Investment Contracts Act			
Companies	3	1	0
Salespersons	347	176	2
The Mortgage Brokers Act	4	2	2
The Motor Dealers Act			
Dealers	208	150	143
The Pyramid Franchises Act			
Franchisors	20	20	18
The Real Estate Brokers Act, 1987			
Brokers	494	459	10
Salespersons	2,454	2,640	302
The Sale of Training Courses Act			
Vendors	14	5	6
Salespersons	97	20	16
The Saskatchewan Insurance Act			
Insurers	14	7	10
The Trust and Loan Corporations Act			
Companies	107	103	97

Planning and Policy Branch

The Branch provides policy analysis and advisory services to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning and research. The types of activities conducted by the Branch include:

- reviewing the implications of federal and provincial initiatives which relate to consumer and commercial affairs and formulating strategy, background and position papers as required;
- co-ordinating legislative and regulatory changes;
- co-ordinating research and providing policy analysis for program evaluation and development.
- co-ordinating Department-wide projects;

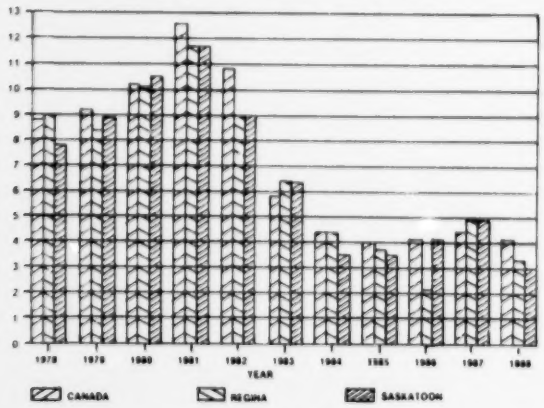
The Branch worked on the following Acts, regulations and agreements:

The Co-operatives Act
The Cost of Credit Disclosure Act
The Credit Union Amendment Act, 1989
The Real Estate Brokers Act, 1987
The Saskatchewan Gaming Commission Act
The Auctioneers Act (Regulations)
The Saskatchewan Insurance Act (and Regulations)
The Lottery Licensing Provisions
Regulation amendments relating to fee structure under 3 acts administered by the Department.

A significant portion of the Branch's efforts were allocated to analyzing and responding to federal proposals on regulating financial institutions and financial services. The Branch also participated in consultations on other federal proposals, including bilateral trade negotiations and bankruptcy. The Branch provided policy support to the Minister in meetings with federal and provincial counterparts and participated in a number of federal/provincial working groups.

Other activities of the Branch included research and analysis of trade practices legislation, cost of credit disclosure provisions, film classification issues, protection for insurance consumers affected by insurer insolvency, development of credit granting guidelines, and monitoring gas prices and the Consumer Price Index (CPI) for Saskatchewan.

Annual Percentage Increase
ALL-ITEMS CONSUMER PRICE INDEX
January 1978 to January 1988



Annual increases in the All-Items Consumer Price Index have declined since the high in 1981 and appear to be levelling off. Over an 11-year period from 1978 to 1988, Saskatchewan CPI increases have remained lower than the national average. For example, the year-over-year increase in 1988 for Canada is 4.1 per cent, compared to 3.3 per cent in Regina and 2.9 per cent in Saskatchewan. (Source: Saskatchewan Bureau of Statistics).

Regional Office

The Saskatoon regional office operates as the delivery system for two Department programs.

- general enquiries and consumer complaint handling (Licensing and Investigation Branch)
- education, extension and communications services (Education and Communications Branch)

Annual statistics regarding the programs delivered from the Saskatoon office are included in reports from each Branch.

1871 Smith Street
Regina
S4P 3V7
Phone: 787-5550

224 - 4th Avenue South
Saskatoon
S7K 2H6
Phone: 933-5725

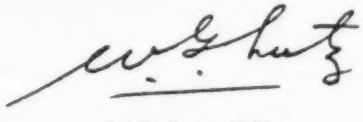
Alice Jenner of Regina (centre) receives the 1988 "Consumer Award of Excellence" from The Hon. Ray Meiklejohn, Minister of Consumer and Commercial Affairs. Also shown (left) is Nancy Morrell, her daughter.

Auditor's Report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Agricultural Implements Board as at March 31, 1989 and the statement of revenue, expenditure and reserve fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at March 31, 1989 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan
June 1, 1989

W.G. Lutz, F.C.A.,
Provincial Auditor.

Statement 1

Agricultural Implements Board
Balance Sheet
As at March 31

	1989	1988
ASSETS		
Cash	$ 6,604	$ 2,995
Short term investments (at cost which approximates market) (Schedule 1)	76,980	69,085
Accrued interest	561	98
	$84,055	$72,178
LIABILITIES & FUND BALANCE		
Accounts payable	$ 2,530	$ ---
Reserve fund (Statement 2)	$81,525	$72,178
	$84,055	$72,178

(See accompanying notes to the financial statements)

Statement 2

Agricultural Implements Board
Statement of Revenue, Expenditure and Reserve Fund
Year Ended March 31

	1989	1988
Revenue:		
Assessment levies	$ 5,019	$ 5,751
Interest income	7,691	5,911
	12,710	11,662
Expenditures:		
Compensation payments	820	1,594
Investigations and hearings	2,530	2,693
Miscellaneous	13	-
	3,363	4,287
Excess of revenue over expenditure	9,347	7,375
Reserve Fund, beginning of year	72,178	64,803
Reserve Fund, end of year - to Statement 1	$81,525	$72,178

(See accompanying notes to the financial statements)

Agricultural Implements Board
Notes to the Financial Statements
March 31, 1989

1. **Accounting Policy**
   The accounts are maintained on the accrual basis of accounting.

2. **Authority**
   The Agricultural Implements Board is continued under The Agricultural Implements Act. Under this Act, a fund known as the Agricultural Implements Compensation Fund, through which all transactions reflected in these statements are conducted, is continued:

   a. to pay compensation to farmers;

   b. to defray the expenses of investigating and hearing claims for compensation under this Act; and

   c. to maintain a reserve fund to pay compensation that may become payable in the future.

3. **Cost Borne by Related Parties**
   Administration costs other than those in respect of investigation and hearings have been absorbed by various departmental appropriations and are therefore not reflected in these financial statements.

Schedule 1

Agricultural Implements Board
Schedule of Short Term Investments
Year Ended March 31, 1989

Security	Balance April 1, 1988	Additions	Disposals	Balance March 31, 1989
Burns Fry, Sumi Tomo Bankers Acceptance, Due May 20, 1988, Price 98.69325 at 8.63%	$69,085	$ ---	$ 69,085	$ ---
Toronto Dominion Bank, Bankers Acceptance, Due August 18, 1988, Price 97.829 at 9%	---	68,480	68,480	---
Nesbitt, Great Lakes, Due November 7, 1988, Price 97.83537 at 9.97%	---	9,784	9,784	---
Wood Gundy, Society General Bank, Due November 14, 1988, Price 97.68330 at 9.95%	---	58,610	58,610	---
Merrill Lynch, Province of B.C. Promissory Note, Due March 10, 1989, Price 96.67563 at 10.82%	---	72,507	72,507	---
Prov - Ontario Hydro, Promissory Note Due July 10, 1989, Price 96.11283 at 12.1%	---	76,890	---	76,890
	$69,085	$286,271	$278,466	$76,890